

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Smith, Desmond	§	Case No. 09 B 23299
	Smith, Terri	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/26/2009.

2) The plan was confirmed on 08/26/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/30/2009 and 01/05/2011.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2011.

5) The case was converted on 01/05/2011.

6) Number of months from filing or conversion to last payment: 17.

7) Number of months case was pending: 21.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$40,000.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,855.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$9,855.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,369.00
Court Costs	\$0
Trustee Expenses & Compensation	\$575.73
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,944.73

Attorney fees paid and disclosed by debtor \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aurora Loan Services	Secured	\$6,767.00	\$6,766.82	\$6,766.82	\$1,571.74	\$0
Aurora Loan Services	Secured	\$352,498.00	\$354,551.21	\$354,551.21	\$0	\$0
BAC Home Loan Servicing LP	Secured	NA	\$1,354.48	\$1,354.48	\$0	\$0
BAC Home Loan Servicing LP	Secured	\$6,423.92	\$6,423.92	\$6,423.92	\$2,421.45	\$0
BAC Home Loan Servicing LP	Secured	\$0	\$70,652.29	\$70,652.29	\$0	\$0
BAC Home Loan Servicing LP	Secured	\$271,889.00	\$271,889.38	\$271,889.38	\$0	\$0
City Of Chicago	Secured	\$1,825.00	NA	NA	\$0	\$0
City Of Chicago	Secured	\$467.00	NA	NA	\$0	\$0
City Of Chicago	Secured	\$402.00	\$402.00	\$402.00	\$320.00	\$0
Cook County Treasurer	Secured	NA	\$2,738.84	\$2,738.84	\$0	\$0
Cook County Treasurer	Secured	\$3,534.00	\$3,533.83	\$3,533.83	\$1,597.08	\$0
Cook County Treasurer	Secured	\$935.00	\$434.57	\$434.57	\$0	\$0
HomEq Servicing Corp	Secured	\$274,849.00	NA	NA	\$0	\$0
HomEq Servicing Corp	Secured	\$175,000.00	NA	NA	\$0	\$0
Saxon Mortgage Services Inc	Secured	\$430,993.00	NA	NA	\$0	\$0
Selene Finance	Secured	\$105,005.00	NA	NA	\$0	\$0
Wilshire Credit Corp	Secured	NA	\$118,514.30	\$118,514.30	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wilshire Credit Corp	Secured	\$130,638.00	NA	NA	\$0	\$0
Wilshire Credit Corp	Secured	NA	\$20,938.29	\$20,938.29	\$0	\$0
Brister Brown MD	Unsecured	\$133.11	NA	NA	\$0	\$0
City Of Chicago	Unsecured	\$620.00	NA	NA	\$0	\$0
City Of Chicago	Unsecured	\$775.00	NA	NA	\$0	\$0
City Of Chicago	Unsecured	\$1,050.00	NA	NA	\$0	\$0
City Of Chicago	Unsecured	\$550.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$1,945.00	NA	NA	\$0	\$0
Consultants In Lab Med	Unsecured	\$350.00	NA	NA	\$0	\$0
Cook County Treasurer	Unsecured	\$2,087.00	\$0	\$0	\$0	\$0
Department Of Revenue	Unsecured	\$1,840.00	NA	NA	\$0	\$0
Department Stores National Bank	Unsecured	\$10,944.00	\$13,578.85	\$13,578.85	\$0	\$0
Dr Ammar Bayrakdar, Inc	Unsecured	\$630.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$25,051.00	\$25,129.91	\$25,129.91	\$0	\$0
Green Point Mortgage Corp	Unsecured	\$0	NA	NA	\$0	\$0
Greenpoint Mortgage Funding Inc	Unsecured	\$0	NA	NA	\$0	\$0
Harris & Harris	Unsecured	\$275.00	NA	NA	\$0	\$0
HomEq Servicing Corp	Unsecured	\$0	NA	NA	\$0	\$0
HSBC Bank Nevada NA	Unsecured	\$935.00	\$1,055.10	\$1,055.10	\$0	\$0
HSBC Bank USA	Unsecured	\$902.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$799.00	NA	NA	\$0	\$0
Invoice Audit Service	Unsecured	\$63.52	NA	NA	\$0	\$0
Little Company Of Mary Hospital	Unsecured	\$8,000.00	NA	NA	\$0	\$0
Markoff & Krasny	Unsecured	\$2,250.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$21,691.00	\$21,691.38	\$21,691.38	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,135.00	\$1,118.67	\$1,118.67	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$199.00	\$646.72	\$646.72	\$0	\$0
Radiology Imaging Specialist Inc	Unsecured	\$327.00	NA	NA	\$0	\$0
Rodale	Unsecured	\$40.00	NA	NA	\$0	\$0
Saxon Mortgage Services Inc	Unsecured	\$0	NA	NA	\$0	\$0
Wilshire Credit Corp	Unsecured	\$0	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$626,440.59	\$0	\$0
Mortgage Arrearage	\$224,650.10	\$3,993.19	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$7,109.24	\$1,917.08	\$0
TOTAL SECURED:	\$858,199.93	\$5,910.27	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$63,220.63	\$0	\$0

Disbursements:

Expenses of Administration	\$3,944.73	
Disbursements to Creditors	\$5,910.27	
TOTAL DISBURSEMENTS:		\$9,855.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 1, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.